

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/083,432 Confirmation No.: 6729  
Applicant(s): Hyypa et al.  
Filed: February 26, 2002  
Art Unit: 3625  
Examiner: Shah, Amee A.  
Title: ELECTRONIC TRANSACTIONS

Docket No.: 042933/303969  
Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. § 1.121**

Sir:

In response to the Official Action dated June 20, 2006, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.